

CARROLLTON BANCORP

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1469800	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$386	\$365	-5.4%		
Loans	\$322	\$297	-7.6%		
Construction & development	\$38	\$29	-21.9%		
Closed-end 1-4 family residential	\$82	\$81	-1.6%		
Home equity	\$39	\$36	-6.7%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-26.2%		
Commercial & Industrial	\$30	\$29	-2.2%		
Commercial real estate	\$123	\$109	-11.7%		
Unused commitments	\$56	\$47	-16.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$15	-22.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$13	3.4%		
Cash & balances due	\$7	\$16	134.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$100	\$72	-28.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$93	\$75	-19.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$355	\$333	-6.1%		
Deposits	\$303	\$316	4.3%		
Total other borrowings	\$48	\$11	-76.8%		
FHLB advances	\$48	\$11	-76.8%		
Equity					
Equity capital at quarter end	\$31	\$32	1.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.5%	--		
Tier 1 risk based capital ratio	9.6%	10.4%	--		
Total risk based capital ratio	10.8%	11.7%	--		
Return on equity ¹	-14.4%	8.1%	--		
Return on assets ¹	-1.2%	0.7%	--		
Net interest margin ¹	4.2%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	85.4%	118.4%	--		
Loss provision to net charge-offs (qtr)	81.4%	2000.0%	--		
Net charge-offs to average loans and leases ¹	3.7%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.2%	6.3%	2.5%	0.0%	--
Closed-end 1-4 family residential	0.9%	0.4%	0.6%	0.0%	--
Home equity	0.4%	1.4%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	8.0%	0.5%	2.8%	0.0%	--
Commercial real estate	0.4%	0.5%	0.5%	0.0%	--
Total loans	1.6%	1.3%	0.9%	0.0%	--